

EBI Questions

A) Put (✓) or (X) :

Mrs. Nadia Jerrydini

- 1- CBE has a macroeconomic influence as it is responsible for price stability. (✓)
- 2- Commercial banks have a microeconomic influence when they act as a lender of last resort. (X)
- 3- In commercial banks interest rate on their assets is higher than on their liabilities. (✓)
- 4- CBE has no functions with the government. (X)
- 5- CBE manages the external value of EGP. (✓)
- 6- Some commercial banks have gone into non-traditional banking business such as insurance products and securities. (✓)
- 7- Investment banks provide services for corporate finance. (✓)
- 8- Underwriting is a primary market process. (✓)
- 9- The current account is a non-interest bearing account. (✓)
- 10- Saving account addresses all kinds of customers individuals and corporate. (X)
- 11- The time deposit is one of the retail liability products. (✓)
- 12- Asset products are those types whereby customers deposit their money with the bank. (X)
- 13- Banks accept deposits and give loans and derive a profit from the difference in the interest rates paid and charged respectively. (✓)
- 14- The current account is the account that issues the customer a cheque book. (✓)
- 15- When the customer makes no transaction on his account for 4 months it becomes dormant. (X)
- 16- The date on the draft cheque is always date of issue. (✓)
- 17- In murabaha the bank purchases a product such as a car and resells it to the customer with an agreed upon profit margin. (✓)
- 18- The internal power of attorney is signed on the bank forms in front of the account officer. (✓)
- 19- Saving account pays interest on the highest balance during the month. (X)
- 20- Certificates of deposit can be broken at any time. (X)
- 21- Minor accounts are for customers older than 21 years. (X)
- 22- The head cashier (teller) is responsible to handle large amounts of cash—whether deposit or withdrawal—that exceeds the tellers limits. (✓)
- 23- There is no difference between the credit card and the charge card. (X)
- 24- The grace period for the credit card is the time the customer has to pay the balance before interest is charged. (✓)
- 25- Credit cards have low interest rates. (X)
- 26- SWIFT is a non-profit organization. (✓)
- 27- The outgoing transfer is amount transferred at the client request to another account inside the same bank or in another bank. (✓)
- 28- Banks choose their correspondents who are international banks with wide network worldwide. (✓)
- 29- Saving account can be opened for individual and corporate. (X)
- 30- Current account is a non interest bearing account. (✓)

- 31- Credit card is the card that you can use it now and pay now. (X)
- 32- Auto loan is one of the liabilities products in retail business. (X)
- 33- The collection and recovery department indicates if the retail business is doing good or bad. (√)
- 34- the application form to an open account for an individual is the same as the form of the joint account. (X)
- 35- The bank charges no commission in standing orders. (X)
- 36- Collateral security is no substitute for repayment. (√)
- 37- Collateral security is good substitute for repayment. (X)
- 38- If you have any questions to the integrity, or honesty, or intensions of the borrower, you should not approve the loan. (√)
- 39- If the borrower wants a quick answer, it is “ NO ”. (√)
- 40- Lending to smaller borrowers is riskier than lending to larger ones. (√)
- Mr. Ayman El-Garhey*
- 41- Commercial invoice must be signed to be commercial by the seller. (X)
- 42- The Certified of origin is issued by exporter. (X)
- 43- Confirmed documentary credit gives an extra guarantee to the importer. (X)
- 44- Bid bond and final letter of guarantee must be issued by specific amount and validity date. (√)
- 45- Commercial Invoice is a tool of International payment. (X)
- 46- current account is a non interest bearing account (**true**)
- 47- central bank of Egypt has macroeconomic influence as it's responsible price stability (**true**)
- 48- customer can postpone payment by using certified check (**false**)

B) Choose the correct answer :

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- 1- Some of the main functions in commercial banks are : (Documentary credits – investments – **both**).
- 2- You can pay later if you are using : (Debit card – **credit card** – prepaid card).
- 3- In the ATM we use : (Draft cheque – certified cheque – **plastic card**).
- 4- Time deposit is considered : (**Short term** – medium term – long term).
- 5- The joint account is owned by : (2 companies or more – **2 individuals or more** – both).
- 6- The joint account is owned by : (A company – an individual – **2 individuals or more**).
- 7- The customer can postponed payment by using : (Draft cheque – certified cheque – **crossed cheque**).
- 8- The cheque must contain : (Date of issue – amount in letters and figures – **both**).
- 9- The ATM is useful to : (The bank – the customer – **both**).
- 10- The strong room (vault) has : (A strong (safe) door – a webbed (grill) door – **both**).
- 11- Safe box are : (Retail asset product – Retail liability product – **Retail service**).
- 12- Retail Banking is dealing with : (Organization – Companies – **Individual**).
- 13- Current account can be opened by : (Individual – Corporate – **Both of them**).
- 14- Retail loans have some features such as : (loan purpose – **loan amount** – marketing material).

- 15- Asset Turnover Ratio (A.T.O) : (Total liabilities – Net worth – Sales).
- 16- What are the 2 issues for built obligor risk rating system ? : (facilities and collateral – **quantitative and qualitative**).
- 17- Risk is more Associated with certain industries than others : (**closely** – not closely – competitive position).
- 18- Transport documents are issued by : (**Carrier** – Exporter – Importer).
- 19- The Certified of origin must show : (**country of production** – term of delivery – unit price).
- 20- In the clean collection the commercial documents sent directly to the : (**importer** – beneficiary – exporter).
- 21- is a tool of international payment :- (**advanced payment** – letter of guarantee – bill of payment).
- 22- The advanced payment and open account are : (**payment tools** – UCP 600 Art.– term of delivery)
- 23- you can pay later if you can using : (debit card – **credit card** – prepaid card)
- 24- the bank draft is dated: (before date of issue – **on date of issue** – after date of issue)
- 25- joint account is owned by : (company – individuals – **two or more**)

Module 1 : Development of the Banking Sector

Module 3 : Bank Accounts and Deposits

Mark the followings (true) or (false) :

- 1) The current account is non interest bearing account ...(True)
- 2) Saving accounts are opened for individuals and corporate ...(False)
- 3) The customer can postponed by using certified check ...(False)
- 4) The Central Bank of Egypt has macroeconomics influences as its responsibility for price stability ...(True)
- 5) The incoming transfer is an amount credited to customer account by order another party ...(True)

Chose the correct answer :

- a) In the ATM machine we use : **plastic cards** .
- b) The bank draft is dated for : **on the date of issuing**
- c) The joint account is owned by : **two individuals or more** .

Module 4 : الأوراق التجارية :

صح او خطأ :

- 1- (خطأ) ... يجرى احتجاج البروتستو خلال الثلاثة ايام التالية ليوم الاستحقاق
- 2- (صح) ... لا يحسب يوم الاستحقاق ضمن مهلة الاحتجاج
- 3- (صح) ... اذا تخللت فترة الاحتجاج يوم عطلة احتسب هذا اليوم ضمن الميعاد
- 4- (خطأ) ... الشيك المصدر داخل مصر يكون مستحق الدفع خلال ٤ شهور
- 5- (خطأ) الشخص الذى يقوم بعمل البروتستو هو الشخص المدين
- 6- البروتستو يتم عمله خلال (٣ - ٤) ايام ٤ ايام
- 7- باعتماد قيمه الشيك و نقل الالتزام و يقوم البنك بناءً على طلب العميل صاحب الحساب من دفتر شيكات العميل الشيك المعتمد هو شيك (صح) بقيمته من حساب العميل الى البنك
- 8- (صح) و لايجوز اصداره لحامله الشيك المصرفى هو الشيك الذى يصدره البنك بناءً على طلب عميله
- 9- (خطأ) الشيك المسطر يمكن تأجيل سداذه و لكن يدفع نقداً عند تاريخ استحقاقه
- 10- (خطأ) الشيك المسطر هو الشيك الذى يتم صرفه نقداً خصماً من حساب العميل
- 11- (خطأ) المقاصه الصادره الشيكات المسحوبه على فروح البنك لصالح عملاء البنوك الاخرى

Module 5 : Retail Banking

Chose the correct answer :

- 1 - Retail Banking is dealing with
A. Organizations
B. Companies
C. Individuals
- 2 - Retail Banking is dealing with
A. Manual processes
B. Automatic processes
- 3- To cross selling you need
A. Space
B. Time
C. Incentive plan
- 4 - Save Boxes are
A. Retail service
B. Retail Assets products
C. Retail liabilities products
- 5 - The time deposit is
A. Retail liabilities products
B. Retail Assets products
- 6 - Retail Loans have some features such as
A. Loan purpose
B. Loan amount
C. Marketing materials
- 7 - The Credit Card is
A. Retail Assets product
B. Retail liabilities product

Module 7 : Credit and Finance Analysis

Mark the followings (True) or (False) :

- 1) Collateral security is a good substitute for repayment ... (**False**)
- 2) If the borrower wants a quick answer it is "NO" ... (**True**)

Chose the correct answer :

- a) IF the environment is stable and simple , analysis can perform opinion & make prediction on ...**past experience**...
- b) Risks is more ...**closely**... associated with certain industries than others .
- c) Assets turnover ratio = ...**sales**.../Total assets .
- d) The two issuers for building the ORR system (obligor risk rating) : **...Quantitative data & Qualitative data...**

Module 8 : SME المشروعات الصغيره و المتوسطة

: جميع الاسئلة عن

- 1 . ماهية المشروعات الصغيره و المتوسطة -
- 2 . معايير تحديد حجم هذه المشروعات -
- 3 : الجهات المعنية بهذه المشروعات اللى هى -
(الجدارة الائتمانية - المحليات - الصندوق الاجتماعى - مركز تحديث الصناعة - الجهات الدولية المانحة)
- 4 . الصناديق التى تدعم المنشآت و دور البنك المركزى والدعم من خلاله -

Module 9 : Foreign Trade Finance Operations

Mark the following as (True) or (False) :

- 1) Commercial invoice is a tool of international payment ...(**False**)...
- 2) Commercial invoice must be signed by the seller ...(**False**)...
- 3) Confirmed documentary credit gives an extra guarantee to the importer ...(**False**)...
- 4) Certificate of origin is issued by the exporter ...(**False**)...
- 5) Bid bond and final letter of guarantee must be issued by the specific amount and validity date ...(**True**)...

Chose the correct answer :

- a) Transport document is issued by ...(importer - **carrier** - exporter) .
- b) (Letter of guarantee - Bill of lading - **Advance payment**) is the tool of international payment .
- c) Swift message of amendment is ...(700 - 705 - **707**) .
- d) Certificate of origin must show the ..(unit price - weight - **country of produce**)
- e) Advance payment and open account is a ...(**tool of payment**)